



RICARDO LARA

CALIFORNIA INSURANCE COMMISSIONER

Health Care Provider Network Waivers

Health Insurance Company: Nippon Life Insurance Company

Product Name: PPO

Insurance Company's Contact Number: (212) 682-3000

Insurance Company Network Information Website: [www. nipponlifebenefits.com](http://www.nipponlifebenefits.com)

As of: January 23, 2023

Health insurance companies must be able to deliver timely and appropriate access to health care services by maintaining adequate networks of health care providers and facilities.

If a health insurance network cannot satisfy network adequacy requirements, it must obtain a waiver from the California Department of Insurance. A waiver may be requested for the following reasons: (1) there is an absence of practicing providers or facilities in the area; (2) the health insurance company is unable to contract with a sufficient number of providers or facilities in the area; (3) a provider or facility leaves the network; or (4) the health insurance company proposes an innovative network design shown to provide a benefit to consumers.

The health insurance company will assist covered persons in locating providers or facilities that are available and accessible based on their health care needs. If a network provider or facility is not available within the network adequacy requirements, a covered person may work with Aetna to access an out-of-network provider or facility at the in-network cost sharing.

The waivers granted for this health insurance network are listed in the table below. Please contact the health insurance company's consumer help line noted above regarding the current availability and status of network providers noted below.

Should a coverage dispute arise, contact the health insurance company first. If the dispute is not resolved, contact the California Department of Insurance, Consumer Services Division, 300 S. Spring Street, Los Angeles, CA 90013. If you have any questions, the Department can be reached at (800) 927-4357, outside of California at (213) 897-8921.

County ⁱ	Facility/Provider Type	Waiver Provisions
Amador	<ul style="list-style-type: none"> • Autism • Psychiatry • Substance Use Disorder 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
Amador	<ul style="list-style-type: none"> • Genetics 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
Butte	<ul style="list-style-type: none"> • Audiology • Genetics • Occupational Therapy 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
Colusa	<ul style="list-style-type: none"> • Anesthesiology • Autism • Genetics • Maternal and Fetal Medicine • Occupational Therapy • Pathology • Psychology • Speech Therapy 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

County ⁱ	Facility/Provider Type	Waiver Provisions
El Dorado	<ul style="list-style-type: none"> • Cardiac Surgery Program • Cardiothoracic Surgery • Colon/Rectal Surgery • Dietician/Nutrition • Genetics • Inpatient Psychiatric Facility • Inpatient Substance Abuse • Neurological Surgery • Nuclear Medicine • Outpatient Dialysis • Radiation Oncology • Speech Therapy • Substance Use Disorder 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
El Dorado	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility • Narcotic Treatment Programs 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Fresno	<ul style="list-style-type: none"> • Audiology 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
Humboldt	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.

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Imperial	<ul style="list-style-type: none"> • Anesthesiology • Audiology • Autism • Cardiac Catheterization Services • Cardiac Surgery Program • Cardiothoracic Surgery • Colon/Rectal Surgery • Dietician/Nutrition • Emergency Medicine • General Acute Care Hospital • Hematology • Imaging/Radiology • Inpatient Psychiatric Facility • Licensed Clinical Social Workers • Maternal and Fetal Medicine • Nuclear Medicine • Pathology • Psychiatry • Skilled Nursing Facilities • Speech Therapy • Substance Use Disorder 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
Imperial	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility • Narcotic Treatment Programs 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
Kern	<ul style="list-style-type: none"> • Anesthesiology • Autism • Dietician/Nutrition • Genetics • Hematology • Inpatient Psychiatric Facility • Inpatient Substance Abuse • Pathology • Psychology • Substance Use Disorder 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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Kern	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility • Narcotic Treatment Programs 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Kings	<ul style="list-style-type: none"> • Audiology • Cardiac Surgery Program • Dietician/Nutrition • Pathology • Speech Therapy 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
Kings	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Madera	<ul style="list-style-type: none"> • Audiology • Autism • Gynecology (OB/GYN) • Psychiatry • Psychology 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.

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Mariposa	<ul style="list-style-type: none"> • Audiology • Autism • Colon/Rectal Surgery • Genetics • Gynecology (OB/GYN) • Narcotic Treatment Programs • Neurological Surgery • Nuclear Medicine • Psychiatry • Psychology • Substance Use Disorder 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
Mariposa	<ul style="list-style-type: none"> • Narcotic Treatment Programs 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Merced	<ul style="list-style-type: none"> • Audiology • Genetics • Neurological Surgery • Pathology 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
Monterey	<ul style="list-style-type: none"> • Colon/Rectal Surgery • Narcotic Treatment Programs • Nuclear Medicine • Pathology • Psychiatry • Substance Use Disorder 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.

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Monterey	<ul style="list-style-type: none"> Narcotic Treatment Programs 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
Nevada	<ul style="list-style-type: none"> Autism Cardiothoracic Surgery Colon/Rectal Surgery Inpatient Substance Abuse Neurological Surgery Nuclear Medicine Oral Surgery Pathology Pulmonology Substance Use Disorder Vascular Surgery 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
Nevada	<ul style="list-style-type: none"> Narcotic Treatment Programs 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
San Benito	<ul style="list-style-type: none"> Colon/Rectal Surgery Narcotic Treatment Programs Pathology 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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San Benito	<ul style="list-style-type: none"> Narcotic Treatment Programs 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
San Bernardino	<ul style="list-style-type: none"> Dietician/Nutrition Pathology 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
San Joaquin	<ul style="list-style-type: none"> Genetics 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
San Luis Obispo	<ul style="list-style-type: none"> Colon/Rectal Surgery Genetics Hematology 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>

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San Luis Obispo	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Santa Barbara	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility • Colon/Rectal Surgery • Genetics 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
Santa Barbara	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Santa Clara	<ul style="list-style-type: none"> • Narcotic Treatment Programs 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.

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Santa Cruz	<ul style="list-style-type: none"> Narcotic Treatment Programs 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
Shasta	<ul style="list-style-type: none"> Allergy and Immunology Anesthesiology Audiology Autism Emergency Medicine General Acute Care Hospital Genetics Imaging/Radiology Pathology Psychiatry 	<p>Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.</p>
Shasta	<ul style="list-style-type: none"> Adult residential substance use disorder treatment facility 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>
Sonoma	<ul style="list-style-type: none"> Narcotic Treatment Programs 	<p>Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.</p>

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Trinity	<ul style="list-style-type: none"> • Adult residential substance use disorder treatment facility • Narcotic Treatment Programs 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Tuolumne	<ul style="list-style-type: none"> • Audiology • Genetics • Imaging/Radiology • Inpatient Hospice • Inpatient Psychiatric Facility • Inpatient Substance Abuse • Neurological Surgery • Vascular Surgery 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.
Tuolumne	<ul style="list-style-type: none"> • Narcotic Treatment Programs 	Waiver granted based on inability to contract. (Cal. Code Regs. tit. 10 § 2240.7(b)(2).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers.
Yuba	<ul style="list-style-type: none"> • Maternal and Fetal Medicine 	Waiver granted based on absence of practicing providers or available facilities. (Cal. Code Regs. tit. 10 § 2240.7(b)(1).) Covered persons should contact the health insurer if it is medically necessary for them to access care in closer proximity, or if they cannot get timely access to care at any in-network providers or facilities.

ⁱ The service area of the network includes the entire county, unless otherwise denoted.